IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Alan Tien et al.

Title:

METHOD AND SYSTEM FOR INCENTIVIZING THE PROMOTION OF A PAYMENT

SERVICE

Docket No.: Filed:

2043.150US1

Crominor

February 4, 2004

Examiner:

Khanh H. Le

Serial No.: 10/772,530

Due Date: N/A

Group Art Unit: 3622

MS Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

X An Information Disclosure Statement (2 pgs.), Form 1449 (1 pg.), and copies of 2 cited documents.

X Notification of Change of Correspondence Address (1 pg.).

X A return postcard.

Please consider this a PETITION FOR EXTENSION OF TIME for sufficient number of months to enter these papers and please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

Customer Number 49845

Atty: Mark R. Vatuone Reg. No. 53,719

Peter Rebuffon!

S/N 10/772,530 PATENT

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METHOD AND SYSTEM FOR INCENTIVIZING THE PROMOTION OF A

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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450
Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 et. seq., the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully request that this Information Disclosure Statement be entered and the documents listed on the attached Form 1449 be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicants request that a copy of the 1449 form, initialed as being considered by the Examiner, be returned to the Applicants with the next official communication.

Pursuant to 37 C.F.R. §1.97(b), it is believed that no fee or statement is required with the Information Disclosure Statement. However, if an Office Action on the merits has been mailed, the Commissioner is hereby authorized to charge the required fees to Deposit Account No. 19-0743 in order to have this Information Disclosure Statement considered.

Pursuant to 37 C.F.R. 1.98(a)(2), Applicants believe that copies of cited U.S. Patents and Published Applications are no longer required to be provided to the Office. Notification of this change was provided in the United States Patent and Trademark Office OG Notices dated October 12, 2004. Thus, Applicants have not included copies of any US Patents or Published Applications cited with this submission. Should the Office require copies to be provided, Applicants respectfully request that notice of such requirement be directed to Applicants' below-signed representative. Applicants acknowledge the requirement to submit copies of foreign patent documents and non-patent literature in accordance with 37 C.F.R. 1.98(a)(2).

The Examiner is invited to contact the Applicants' Representative at the below-listed telephone number if there are any questions regarding this communication.

Respectfully submitted,

ALAN TIEN ET AL.

By their Representatives,

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

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Date May 18, 2005

Morle D. Vetu

Reg. No. 53,719

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 18 day of May, 2005.

Peter Peboffoni

Signature

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Index the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number. Substitute for form 1449A/PTO Complete if Known INFORMATION DISCLOSURE **Application Number** 10/772,530 STATEMENT BY APPLICANT February 4, 2004 Filing Date (Use as many sheets as necessary) Tien, Alan **First Named Inventor Group Art Unit** 3622 Le, Khanh **Examiner Name** Attorney Docket No: 2043.150US1 Sheet 1 of 1

| US PATENT DOCUMENTS | | | | | | | |
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| Examiner Initial * | USP Document Number | Publication Date | Name of Patentee or Applicant of cited Document | Filing Date If Appropriate | | | |

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